

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-14769 RG
TAMIKA M. BROWN-WESLEY, Judge: GAMBARDELLA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: NOVEMBER 12, 2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: TBW Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ _____ ** per _____ MONTH _____ to the Chapter 13 Trustee, starting on
_____ APRIL OF 2020 _____ for approximately _____ 84 _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

** i. \$7,964.29 paid in to date through July of 2021 (Over 16 Months)

ii. \$150 per month, starting in August of 2021, through and including January of 2022 (6 Months)

iii. \$1,249 per month, starting in February of 2022, through and including January of 2024 (24 Months)

iv. \$1,649 per month, starting in February of 2024, through and including September of 2025 (20 Months)

v. 2,521 per month, starting in October of 2025, through and including March of 2027 (18 Months)

Increase in payments premised on annual salary increases, completion of pension loan, completion of arrearage cure pertaining to second mortgage held by Santander Consumer Financial and increased family contribution(s).

**** The plan provides for full payment on Capital One Auto's claim, regarding BMW 5 Series, 535 XI AWD, in full, and completely, after payment of administrative expenses, but before payment of any other claims. Capital One Auto to be paid the sum of \$1,398.03 plus interest at 7.96% (contract rate), for a total of \$1,699.22. Upon payment of this sum, Capital One to provide unencumbered title to the automobile. ****

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
MIDLAND MORTGAGE	Mortgage Arrears (1st Mortgage) Re: 167 Richelieu Terr., Newark, NJ	\$80,570.42 (Includes post-petition arrearage provided for in order entered 11-12-21)	N/A	\$80,570.42 (Post-pet. arrears and fees and costs per 11-12-21 order)	Continued payments starting 11/1/21, et. seq.
SANTANDER BANK	Mortgage Arrears, 2nd Mortgage (Richelieu Terr.)	\$17,374.75 (Includes counsel fees per cure order)	N/A	\$17,374.75	Continued payments starting 6/1/21, et. seq.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
CAPITAL ONE AUTO FINANCE	BMW 328i	\$UNKNOWN	SURRENDER IN FULL SATISFACTION OF CLAIM/DEBT

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

i. Steward Financial Services, continued payments by nephew, regarding 2009 Dodge Challenger, no arrears. Continued payments by Debtor's nephew, directly to Steward Financial Services, no arrears.

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
CAPITAL ONE AUTO FINANCE	2008 BMW 5 SERIES 535XI AWD	\$1,398.03 plus interest at 7.96% for a total claim of \$1,699.22. Trustee is to pay the sum of \$1,699.22, in full, complete payment on this obligation. This obligation is to be paid completely, in full, after full payment of outstanding admin, expenses, but before payment of any other claims.

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Cap. 1 Auto, re: 535xi auto, pay in full before other claims except admin
- 4) Other secured claims, priority claims and then unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: AUGUST 11, 2021.

Explain below **why** the plan is being modified:

The plan is being filed, consistent with the order pertaining to Midland's default certification, providing for post-petition arrears and fees and costs associated with the default, to be paid through the plan. The plan addresses the post-petition arrears due to Midland which are to be provided for in the plan.

Explain below **how** the plan is being modified:

The plan term is the same as in the previously confirmed plan. The last payment tier is increasing, by the sum necessary to cure the post-petition arrears associated with the order on Midfirst Bank's Default Certification. No other changes to the plan. The income and expense schedules were recently amended in connection with the August 11, 2011 plan, and therefore, new schedules are not being filed, since there has not been any material change in income or expenses.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: NOVEMBER 12, 2021

/S/ TAMIKA M. BROWN-WESLEY
Debtor

Date: _____

Joint Debtor

Date: NOVEMBER 12, 2021

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

In re:
Tamika M Brown-Wesley
Debtor

Case No. 20-14769-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 4

Date Rcvd: Nov 15, 2021

Form ID: pdf901

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db	+ Tamika M Brown-Wesley, 167 Richelieu Terrace, Newark, NJ 07106-2412
cr	+ Steward Financial Services, c/o Stark & Stark, P.C., 993 Lenox Drive, Lawrenceville, NJ 08648-2316
cr	+ c/oLoren L. Speziale Santander Bank N.A., Gross McGinley, LLP, 33 S. Sevecnth Street, P.O. Box 4060, Allentown, PA 18105-4060
518774680	+ Cornerstone, PO Box 61047, Harrisburg, PA 17106-1047
518774692	FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
518774693	+ Imaging Consultants of Essex, P.A., Billing Service Center, 769 Northfield Avenue, Ste. 260, West Orange, NJ 07052-1141
518774696	+ KML Law Group, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
518774697	+ Marquise Brown, 167 Richelieu Terrace, Newark, NJ 07106-2412
518774698	+ Mester & Schwartz, PC, 1333 Race Street, Philadelphia, PA 19107-1556
518847836	+ MidFirst Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
518774699	+ Midfirst Bank, 501 NW Grand Boulevard, Oklahoma City, OK 73118-6037
518774701	+ Midland Mortgage, Attn: KML Law Group, PC, 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812
518830909	+ PSE&G, Attn: Bankruptcy Department, P O Box 709, Newark NJ 07101-0709
518774710	+ PSEG, Cranford Customer Service, District Office, PO Box 1023, Cranford, NJ 07016-1023
518774708	+ PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
518774707	PSEG, PO Box 14104, New Brunswick, NJ 08906-4104
519161959	Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051
518774715	+ Stark & Stark, 993 Lenox Drive, Trenton, NJ 08648-2389
518785652	+ Steward Financial Services, c/o Jennifer D. Gould, Esq., Stark & Stark, P.C., 993 Lenox Dr., Lawrenceville, NJ 08648-2389
518774718	+ Summit Medical Group, PO Box 1005, Summit, NJ 07902-1005
518774719	Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue, New Providence, NJ 07974-1557

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 15 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 15 2021 20:37:02	AIS Portfolio Services, LP Attn: Capital One Auto, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 15 2021 20:37:10	Capital One Auto Fianance, a division of Capital One, N/A, AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsedl@recoverycorp.com	Nov 15 2021 20:37:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518774678	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2021 20:37:10	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518774679	+ Email/PDF: acg.coaf.ebn@aisinfo.com		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Nov 15, 2021

Form ID: pdf901

Total Noticed: 57

		Nov 15 2021 20:37:19	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
518786999	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 15 2021 20:37:01	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518831728	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 15 2021 20:37:11	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518774681	+ Email/Text: bankruptcy_notifications@ccsusa.com	Nov 15 2021 20:29:00	Credit Control Service, 725 Canton Street, Norwood, MA 02062-2679
518774682	+ Email/Text: kthompson@crowndasset.com	Nov 15 2021 20:29:00	Crown Asset Management, 3100 Breckinridge Blvd #725, Duluth, GA 30096-7605
518774683	+ Email/Text: electronicbkydocs@nelnet.net	Nov 15 2021 20:29:00	Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774691	+ Email/Text: electronicbkydocs@nelnet.net	Nov 15 2021 20:29:00	Dept Of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
518774694	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 15 2021 20:29:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-9617
518774695	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 15 2021 20:29:00	Jefferson Capital Systems, LLC, PO Box 772813, Chicago, IL 60677-2813
518854574	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Nov 15 2021 20:37:09	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518774700	Email/PDF: ais.midfirst.ebn@americaninfosource.com	Nov 15 2021 20:37:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
518774702	+ Email/Text: kurucn@mail.montclair.edu	Nov 15 2021 20:29:05	Montclair State University, Attn: Norma Kuruc (855VA), 1 Normal Avenue, Montclair, NJ 07043-1699
518774703	+ Email/Text: bankruptcy@onlineis.com	Nov 15 2021 20:29:00	Online Collections, PO Box 1489, Winterville, NC 28590-1489
518774704	+ Email/Text: bankruptcy@onlineis.com	Nov 15 2021 20:29:00	Online Information Services, PO Box 1489, Winterville, NC 28590-1489
518774705	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2021 20:37:12	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518801952	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2021 20:37:18	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518774706	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2021 20:37:18	Portfolio Recovery Associates,LLC, PO Box 12914, Norfolk, VA 23541
518774709	Email/Text: bankruptcy@pseg.com	Nov 15 2021 20:29:00	PSEG, PO Box 790, Cranford, NJ 07016-0790
518854519	Email/Text: bnc-quantum@quantum3group.com	Nov 15 2021 20:29:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
518774712	+ Email/Text: DeftBkr@santander.us	Nov 15 2021 20:29:00	Santander Bank, 824 North Market St., Ste. 100, Wilmington, DE 19801-4937
518774711	+ Email/Text: DeftBkr@santander.us	Nov 15 2021 20:29:00	Santander Bank, 75 State St., 5th Floor, Boston, MA 02109-1827
518774713	+ Email/Text: clientservices@simonsagency.com	Nov 15 2021 20:29:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
518774716	Email/Text: jchrist@stewardfs.com	Nov 15 2021 20:29:00	Steward Financial Services, 499 Old Kings Highway, Maple Shade, NJ 08052
518774720	+ Email/PDF: gecsed@recoverycorp.com	Nov 15 2021 20:37:00	Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015
518774721	+ Email/PDF: gecsed@recoverycorp.com	Nov 15 2021 20:37:00	Syncb/Qvc, PO Box 965018, Orlando, FL

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Nov 15, 2021

Form ID: pdf901

Total Noticed: 57

518845451	+ Email/PDF: gecsed@recoverycorp.com	Nov 15 2021 20:37:09	32896-5018 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518776511	+ Email/PDF: gecsed@recoverycorp.com	Nov 15 2021 20:37:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518774723	Email/Text: bankruptcy@td.com	Nov 15 2021 20:29:00	TD Bank, PO Box 1377, Lewiston, ME 04243-1377
518774722	Email/Text: bankruptcy@td.com	Nov 15 2021 20:29:00	TD Bank, PO Box 8400, Lewiston, ME 04243
518774724	+ Email/Text: bnc-bluestem@quantum3group.com	Nov 15 2021 20:29:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518808840	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518774684	*+	Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774685	*+	Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774686	*+	Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774687	*+	Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774688	*+	Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774689	*+	Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518774690	*+	Dept Of Education, 121 S 13th St, Lincoln, NE 68508-1904
518827867	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518774714	*+	Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518774717	*	Steward Financial Services, 499 Old Kings Highway, Maple Shade, NJ 08052

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Nov 15, 2021

Form ID: pdf901

Total Noticed: 57

Herbert B. Raymond

on behalf of Debtor Tamika M Brown-Wesley herbertraymond@gmail.com
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Jennifer D. Gould

on behalf of Creditor Steward Financial Services jgould@stark-stark.com mdepietro@stark-stark.com

Loren L. Speziale

on behalf of Creditor c/oLoren L. Speziale Santander Bank N.A. lspeziale@grossmcginley.com jkacsur@grossmcginley.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7